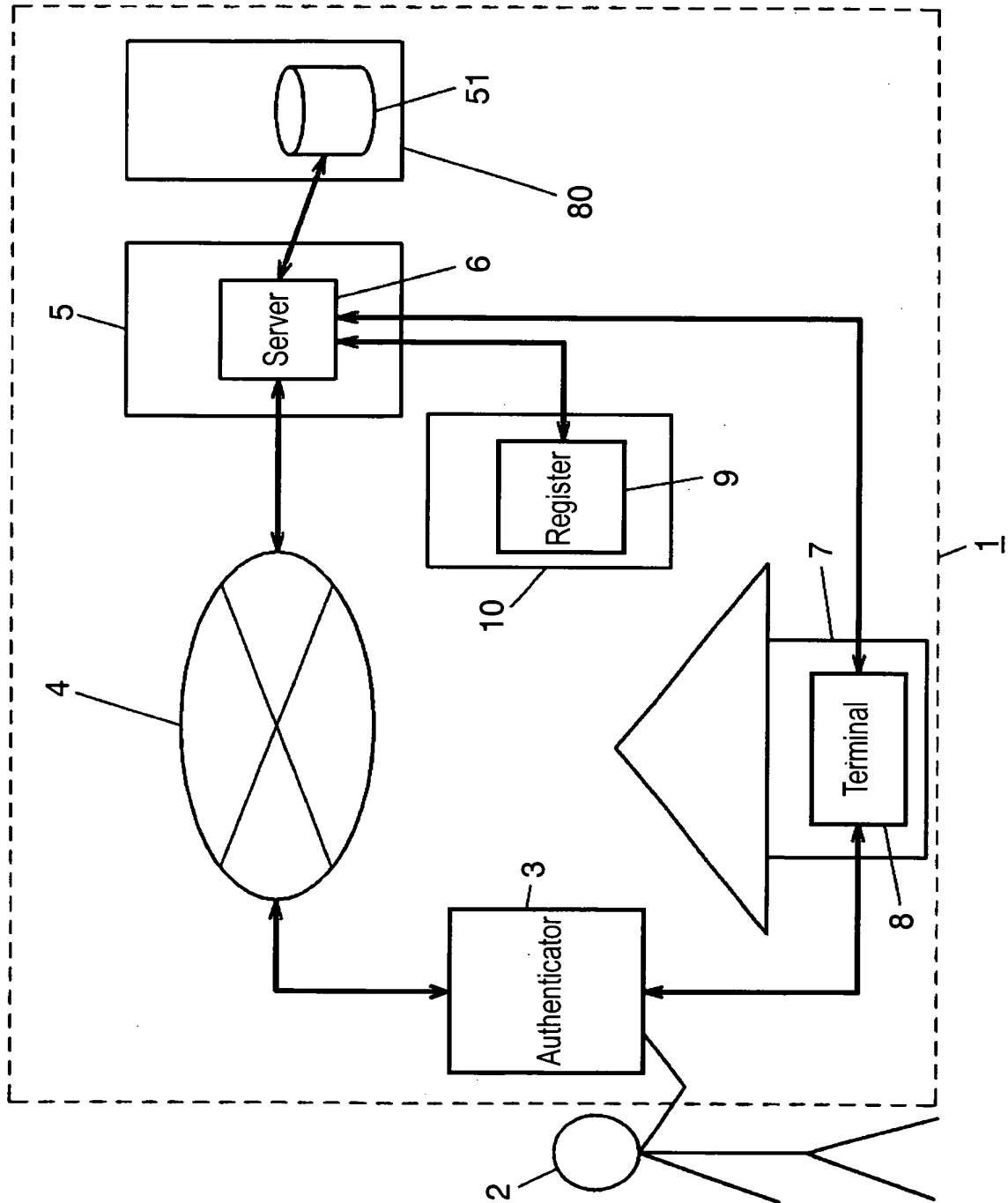


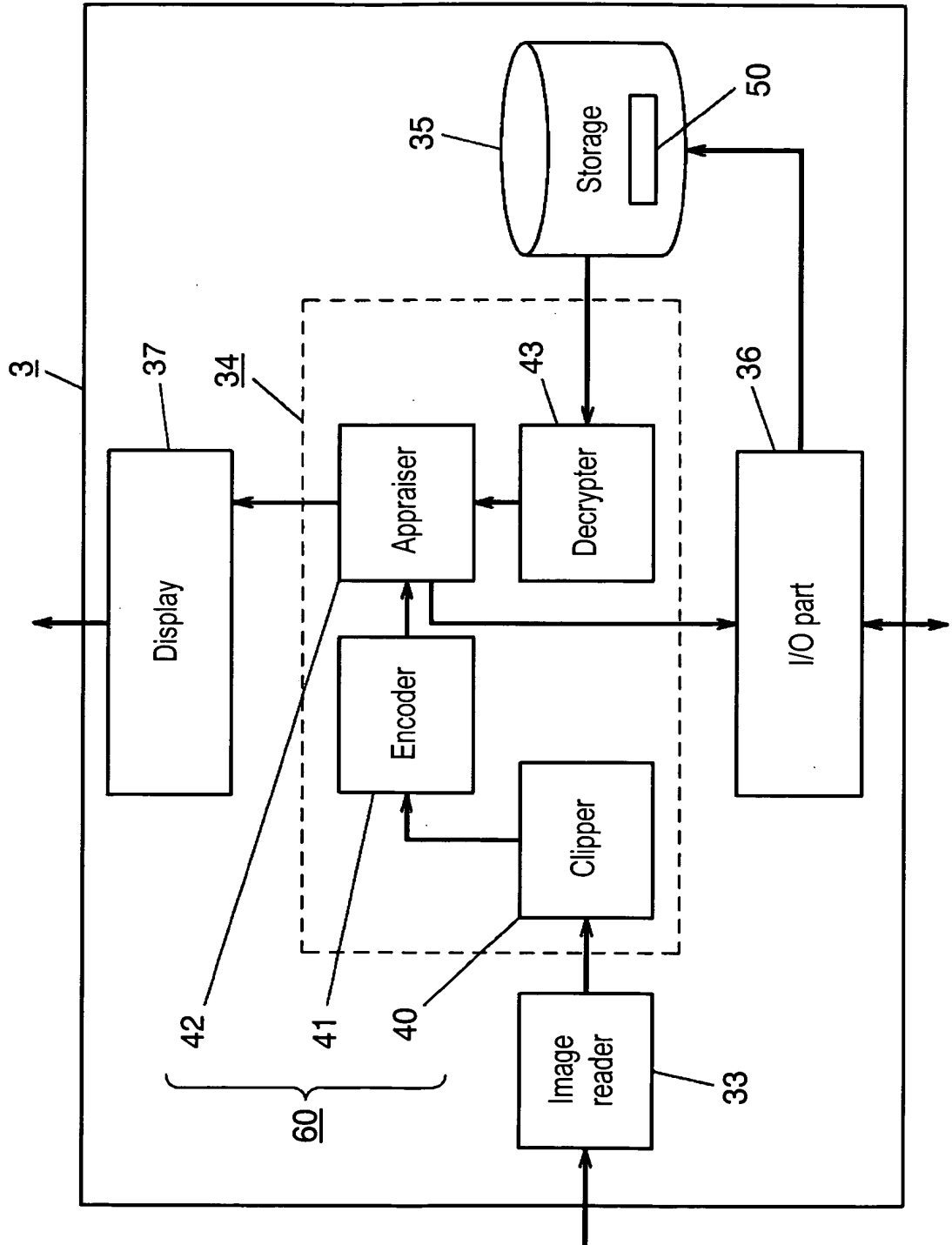
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FIG. 1



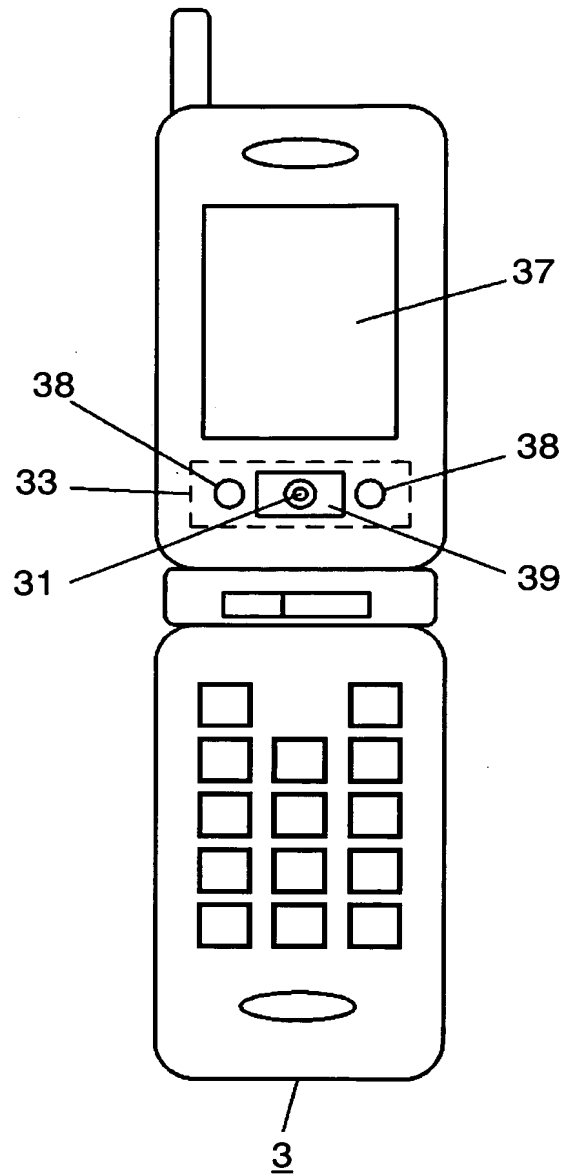
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FIG. 2



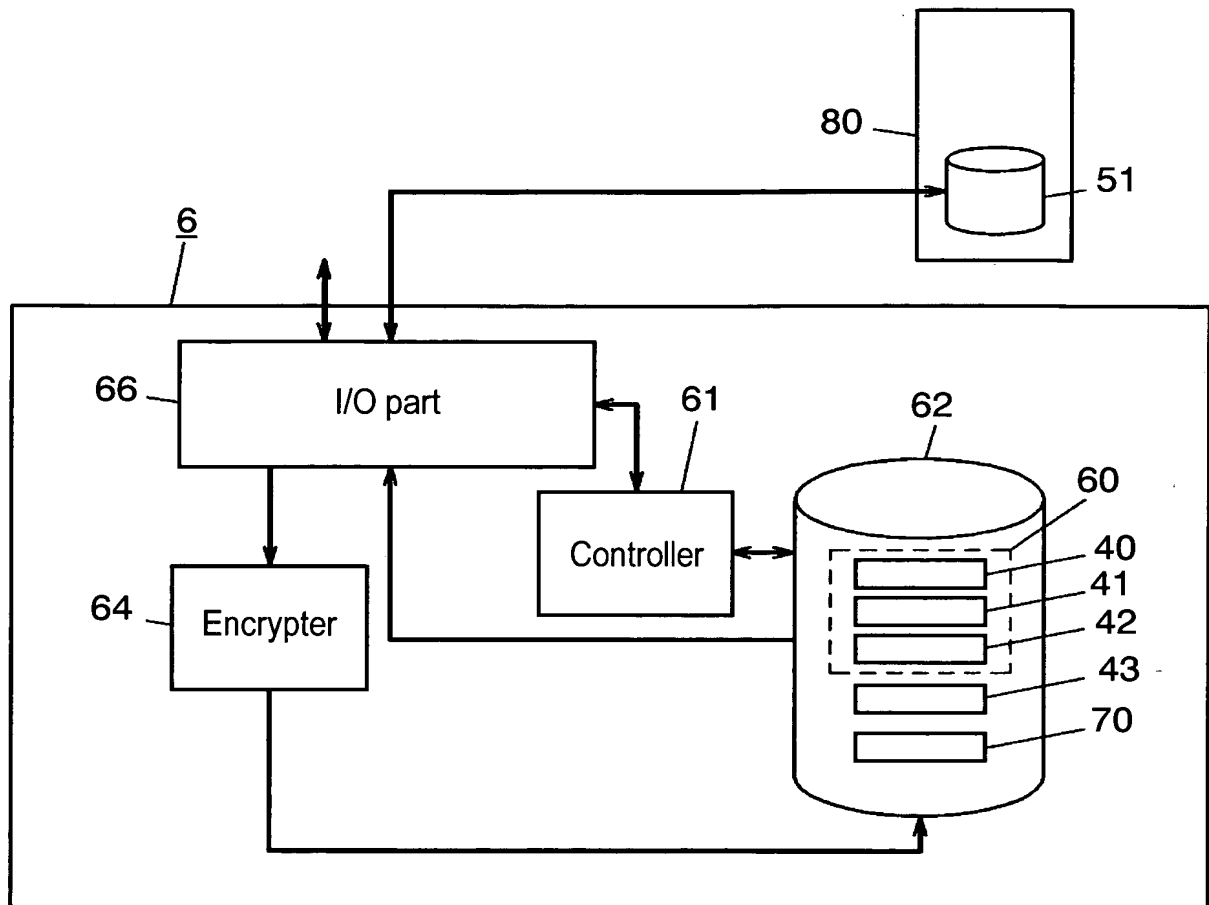
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FIG. 3



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FIG. 4



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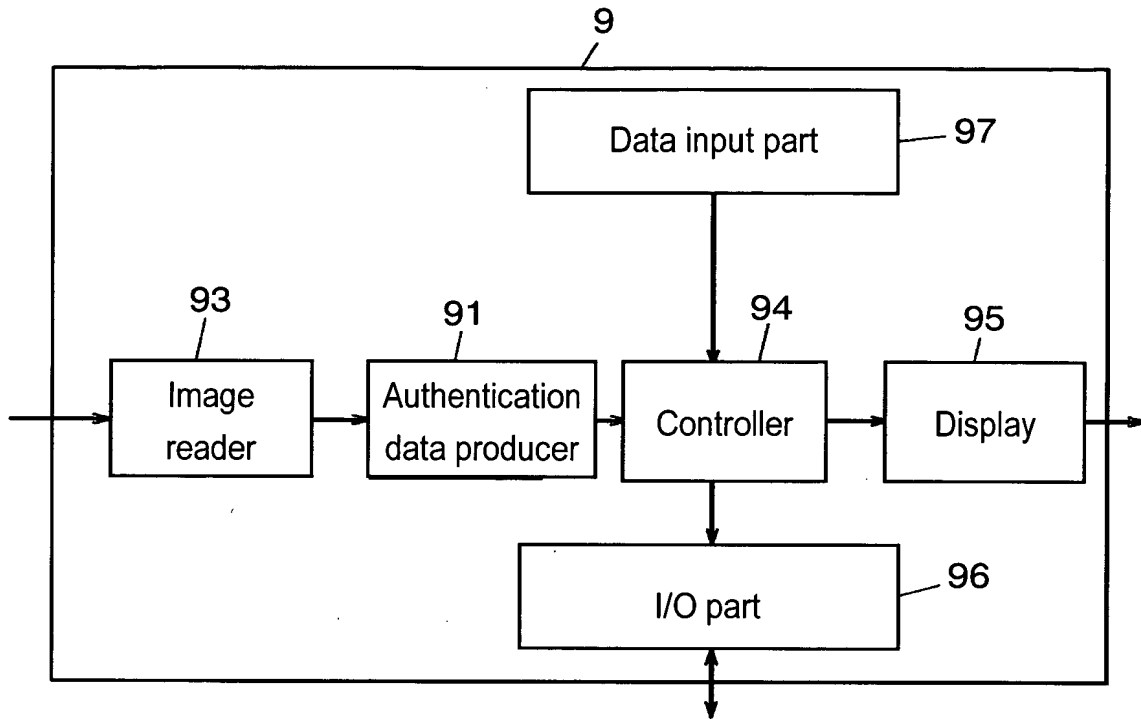
FIG. 5

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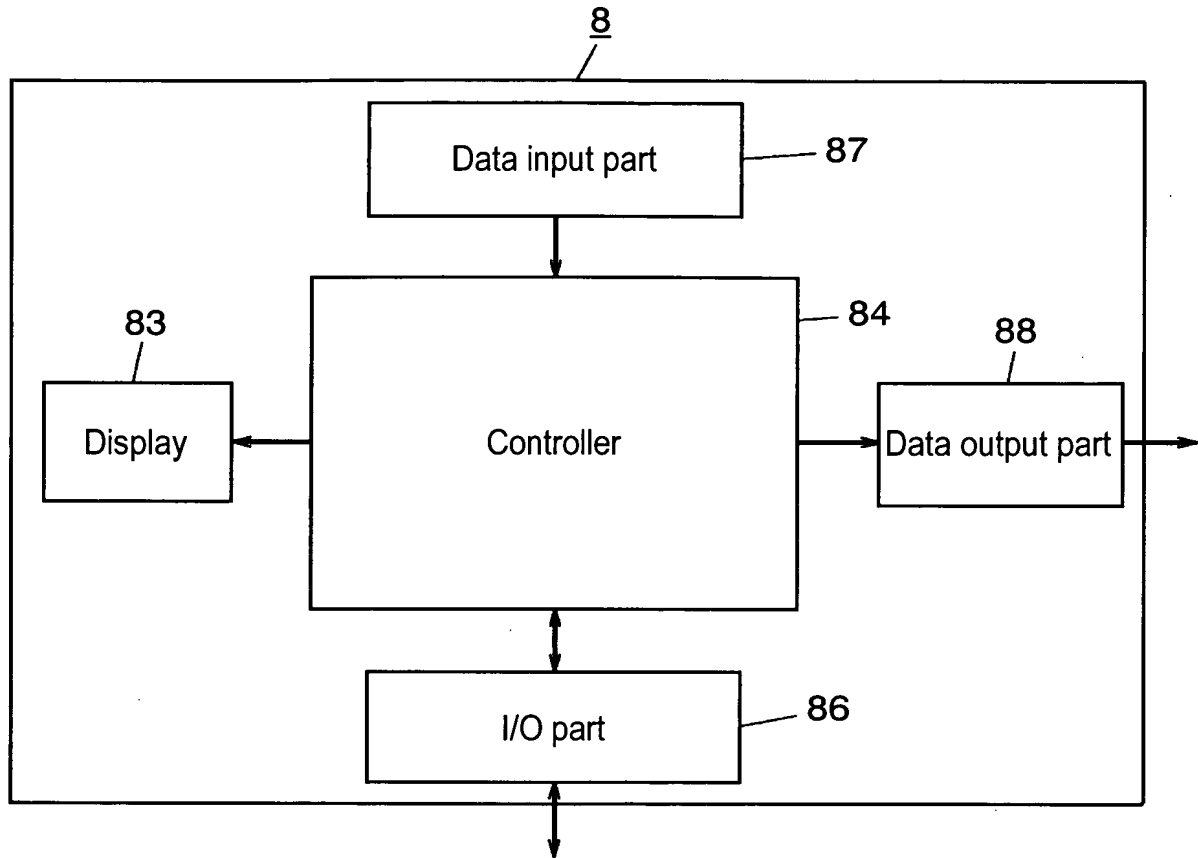
Identification number	Name	Address	Telephone number	Usuable State	Expiration date	Login authentication data	Credit information
1234-5678-90123-456	Taro Matsushita	OO City xx Town 1-2-3	045-123-4567	NO	2004/3/10	Iris00000001	OK

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FIG. 6



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FIG. 7



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FIG. 8

Process to apply

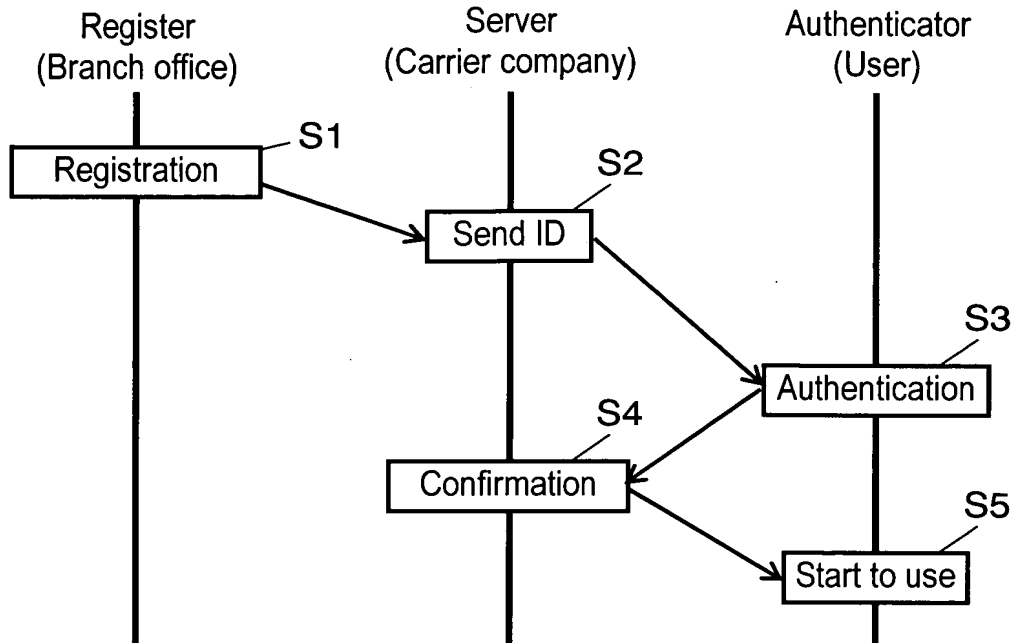
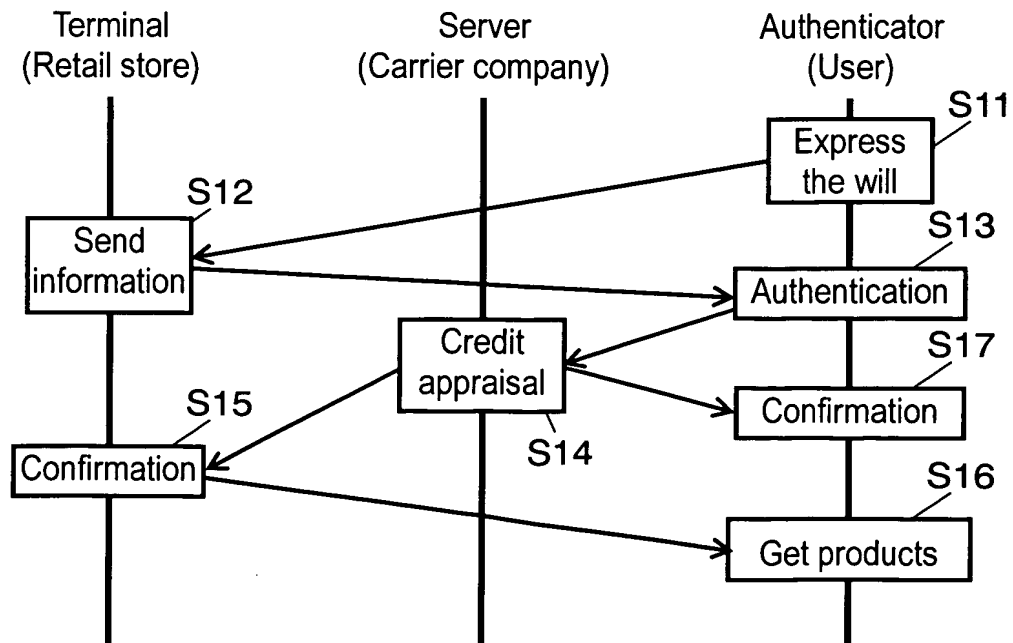


FIG. 9

Process to purchase products



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FIG. 10


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MOBILE CREDIT Application form

Preparation of application form data is finished.
When you apply, press "Apply" button.

Name TARO MATSUSHITA	Birthday 1978 Year 3 Month 28 Date
Address OO City xx Town 1-2-3	
Telephone number 045 -123 -4567	Cell phone number 090 -1234 -5678
Office ZZ Corporation	
Office address OO City ΔΔ Town 4 - 5 - 6	
Office telephone number 045 - 345 - 6789	
Date to apply 2003 Year 3 Month 10 Date	Expire date 2004 Year 3 Month 10 Date

Apply



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FIG. 11A

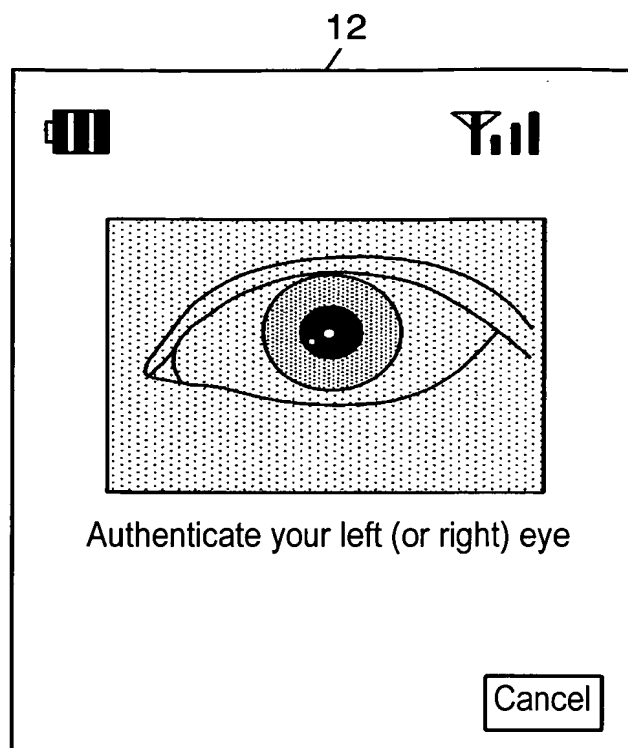
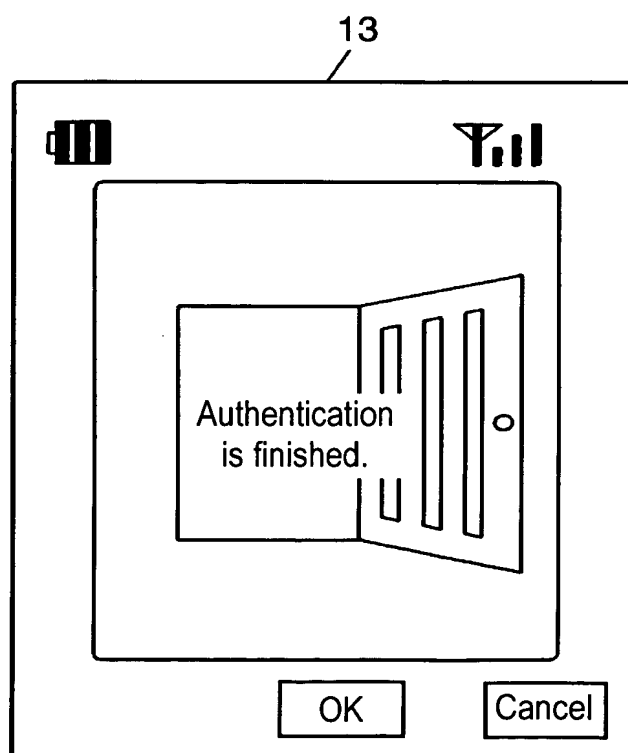


FIG. 11B



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FIG. 12

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The image shows a mobile phone screen with a credit management interface. At the top, there are status icons for signal strength and battery level. The main content area is titled "MOBILE CREDIT" and displays the following information: ID No. 1234-5678-90123-456, Name TARO MATSUSHITA, Overlimit 50,000 Yen, and Expire date 2004 Year 3 Month 10 Date. At the bottom, there are four buttons: "Sub menu", a directional pad, "Save", and "Return".

MOBILE CREDIT

ID No.
1234-5678-90123-456

Name
TARO MATSUSHITA

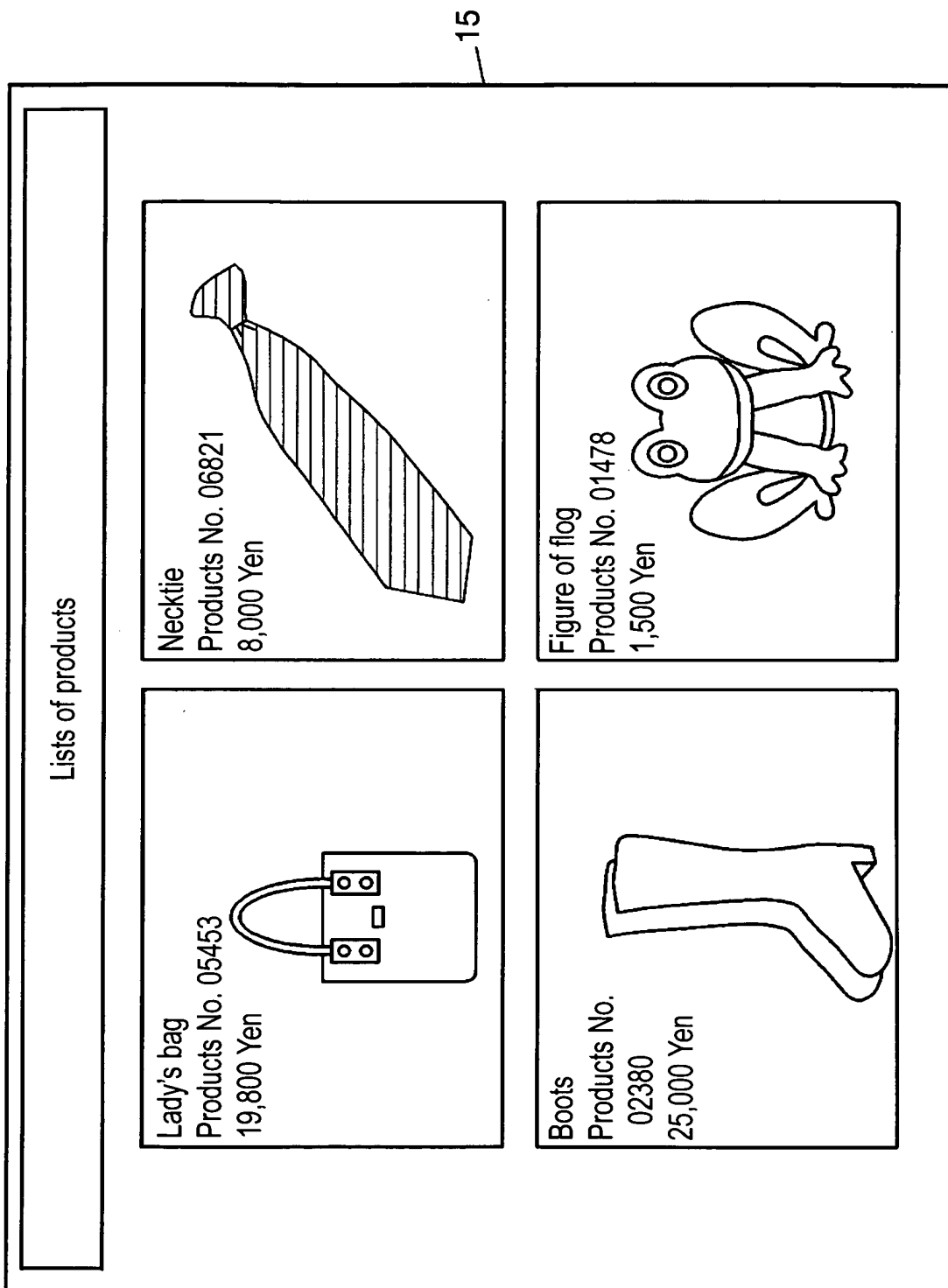
Overlimit
50,000 Yen

Expire date 2004 Year 3 Month 10 Date

Sub menu Save Return

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FIG. 13



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FIG. 14A

Credit settlement	
Specification of credit use	
If contents below are correct, the credit will be settled.	
ID No.	1234-5678-90123-456
Name	TARO MATSUSHITA
Date of use	2003 Year 3 Month 14 Date (FRI) 19:24
Necktie:1	8,000 Yen
Consumer tax	400 Yen
Gross of purchase	8,400 Yen
Gross of credit	8,400 Yen
Bank account	0123456789*10
Appraisal number	0003157216948
<input type="button" value="Settle the credit"/>	

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FIG. 14B

Specification of credit use	
Customer's duplicate	
2003 Year 3 Month 14 Date (FRI) 19:24	
Necktie	
One	8,000 Yen
Consumer tax	400 Yen
Gross of purchase	8,400 Yen
Gross of credit	8,400 Yen
Bank account	0123456789*10
Appraisal number	0003157216948
<div><div></div><div><input type="button" value="Save"/></div><div><input type="button" value="Return"/></div></div>	

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Reference numerals in the drawings

1. Authentication system
2. User
3. Authenticator
4. Network
5. Carrier company
6. Server
7. Retail store
8. Terminal
9. Register
10. Branch office
11. Application window
12. Authentication start window
13. Authentication finish window
14. Permission window
15. Products list window
16. Transaction confirmation window
17. Transaction finish window
31. Optical system
- 33, 93 Image reader
- 34 Processor
- 35 Storage
- 36, 66, 86, 96 I/O part
- 37, 83, 95 Display
38. Light source
39. Mirror
40. Clipper
41. Encoder
42. Appraiser
43. Decrypter
50. Login registration data
51. Server (of financial institution)
60. Authentication processor
- 61, 84, 94 Controller
62. Database
64. Encrypter

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- 70. Login authentication data table
- 80. Financial institution
- 87, 97 Data input part
- 88. Data output part
- 91. Authentication producer